Case 08-00930 B 1 (Official Form 1) (1/08) Doc 1 Filed 01/16/08 Entered 01/16/08 15:25:11 Desc Main Page 1 of 21 Qoçument -United States Bankruptcy Voluntary Petition Name of Debter (if individual, enter Last, First, Middle): Pete Jr., Frank James Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 7047 S. Maplewood Ave. Chicago, IL ZIP CODE 60629 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) 1 Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Ō Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership ō Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity Debts are primarily consumer (Check box, if applicable.) Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach **5** Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Ī. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors W 1-49 50-99 100-199 10,001-200-999 1.000-5,001-50.001-25.001-Over 5.000 10,000 25,000 50,000 100,000 100.000 Estimated Assets \square \$100,001 to \$0 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 \$100,000,001 \$50,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million noillim Estimated Liabilities Ø \Box \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

\$50,000

\$100,000

\$500,000

to \$1

million

to \$10

million

to \$50

million

to \$100

million

to \$500

million

to \$1 billion

\$1 billion

Case 08-00930 Filed 01/16/08 Entered 01/16/08 15:25:11 Desc Main Doc 1 B 1 (Official Form 1) (1/08) Page 2 of 21 Page 2 Document Voluntary Petition Name of Debtor(s) (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number Date Filed: Where Filed: na Location Case Number: Date Filed: Where Filed Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed District: Relationship Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Z Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 08-00930 Doc 1 Filed 01/16/08 Entered 01/16/08 15:25:11 Desc Main

Document Document	Page 3 of 21
B I (Official Form) I (1/08)	Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s):
	iatores
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief/in accordance with the chapter of title 11, United States Code,	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code, Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
specified in this petition. Signature of Debtor X	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Signature of Joint Debtor 3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/3/	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. FRAIC 6.76 Printed Name and title, if any, of Bankruptcy Petition Preparer 3.77 to 4.8315 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address C.A.G. S. MAPLE WOOD AW Address C.A.G. S. MAPLE WOOD AW
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	is JANOS Date
•	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-00930 Doc 1 Filed 01/16/08 Entered 01/16/08 15:25:11 Desc Main Document Page 4 of 21

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

	Northern	District of	Illinois	
In re			Case No.	
Debto	or(s)		Case 140	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: 1, 46. Date: 16 5 an 08
Date: 16 JAN 08

Case 08-00930 Doc 1 Filed 01/16/08 Entered 01/16/08 15:25:11 Desc Main Document Page 6 of 21

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Frank James Pete Jr.	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$ 0.00		
B - Personal Property	yes	3	\$ 2,325.00		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	1		\$ 273,266.29	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	no	0		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	yes	4		\$ 35,917.00	
G - Executory Contracts and Unexpired Leases					
H - Codebtors	yes	1			
I - Current Income of Individual Debtor(s)	yes	1			\$ 821.00
J - Current Expenditures of Individual Debtors(s)	yes	1			\$ 3,716.00
т	OTAL	13	s 2,325.00	\$ 309,183,29	

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

In re Frank James Pete Jr.	Case No.
Debtor	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. \S 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	s	6,360.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s	0.00
Student Loan Obligations (from Schedule F)	s	8,746.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	5	0.00
TOTAL	\$	15,106.00

State the following:

Average Income (from Schedule I, Line 16)	\$	821.00
Average Expenses (from Schedule J, Line 18)	s	3,716.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s	0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 35,917.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 35,917.00

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
:-:-! T (A) (12 ft 7)		Document	Page 8 of 21	

B6A (Official Form 6A) (12/07)

la re	Frank James Pete Jr.	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSSAND, WITE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2 Flat Brick Apertment Bldg. 7047 S. Maplewood Ave. Chgo,IL	owner/resident		0.00	269,281.29
		,		

(Report also on Summary of Schedules.)

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
B 6B (Official Form 6B) (12/07)		Document	Page 9 of 21	

la re	Frank James Pete Jr.	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIPE, YORKT, OR CORPUSETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	×			
 Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives. 				
Security deposits with public utilities, telephone companies, tandlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		TV, sofa, loveseat, dvd, dvd burner, vcr		800.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		200 CDs, 70 books		200.00
6. Wearing apparel.		clothes/coats/shoes		200.00
7. Furs and jewelry.		2 watches, earrings		50.00
8. Firearms and sports, photographic, and other hobby equipment.		weightlifting set, digital camera		300.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	×			
10. Annuities. Itemize and name each issuer.	*			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			i de la companya de

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
B 6B (Official Form 6B) (12/07) Cont.		Document	Page 10 of 21	

In re	Frank James Pete Jr.	 Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	MASSAMD, WITE, XOBIT, OR COMPRESSITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			
Stock and interests in incorporated and unincorporated businesses. Itemize.	*			
14. Interests in partnerships or joint ventures. Itemize.	×			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		3 treasury savings bonds		150.00
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	*			
18. Other tiquidated debts owed to debtor including tax refunds. Give particulars.	×			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
B 6B (Official Form 6B) (12/07) – Cont.		Document	Page 11 of 21	

ln re_	Frank James Pete Jr.	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBADE, WITE, XODIT, OR COMPENSITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	×			
26. Boats, motors, and accessories.	×			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		Desktop computer, inkjet printer, computer desk		175.00
29. Machinery, fixtures, equipment, and supplies used in business.		2 refrigerators, 2 stoves, 2 airconditioners		450.00
30. Inventory.	x			
31. Animals.	X · · ·			
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	x .			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		2 continuation sheets attached Tot	al>	\$ 2,325.00

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
B 6C (Official Form 6C) (12/07)		Document	Page 12 of 21	

n re	Frank James Pete Jr.	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled	ed under:
(Check one box)	

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
tv, sofa, loveseat, dvd dvd burner, vcr		800.00	
200 CDs, 70 Books		200.00	
clothes/coats/shoes		200.00	
2 watches, earrings		50.00	
weightlifting se, digital camera		300.00	
3 treasury bonds		150.00	
Desktop computer, inkjet printer, computer desk		175.00	
refrigerators, 2 stoves, 2 airconditioners		450.00	
	`		

Entered 01/16/08 15:25:11 Desc Main Case 08-00930 Doc 1 Filed 01/16/08 Page 13 of 21 Document

B 6D (Official Form 6D) (12/07)

In re	Frank James Pete Jr,	Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0191996974 Wells Fargo Home Mortg. P.O.Box 14547 Des Moines, IA 50306	n	n	11/2006 VALUE \$		×		269,766.29	
ACCOUNT NO. Law offc. Ronald Primack 18401 Maple Creek Drive Suite 100 Tinley Park, IL 60477	n	n	1/2007 VALUE \$		*		3,500.00	
O continuation sheets			VALUE \$ Subtotal ▶ (Total of this page) Total ▶				\$ 273,266.29 \$ 273,266.29	\$ 0.00
			(Use only on last page)			:	(Report also on Summary of Schedules.)	0.00 (If applicable, report also on Statistical

also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-00930	DOC T	LIIGO 01/10/08	Fureten 01/10/08 12:52:11	Desc Main	
B 6F (Official Form 6F) (12/07)		Document	Page 14 of 21		
r Creati James Data is			~ **		

ln re_		Case No.	
	Debtor	(if known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 134191970603			3/2006				
CACH LLC 4500 Cherry Creek Drive S. Denver, CO 80246	n	n			X		874.00
ACCOUNT NO. 444796011207		,	7/2003				
Credit One Bank P.O. Box 98873 Las Vegas, NV 89193-8873	n	n			*		1,079.00
ACCOUNT NO. 34264			9/2004				
Devon Financial Service 410 W Lancaster Ave Devon, PA 19333-1588	n	n			*		595.00
ACCOUNT NO. 3000012832805			8/2005				
Drive Financial P.O. Box 562088 Suite 900 Dallas, TX 75247	n	n			+		15,755.00
					Subt	iotal ➤	\$ 18,303.00
4continuation sheets attached Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						ule F.) istical	s 35,917.00

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
B 6F (Official Form 6F) (12/07) - Cont.		Document	Page 15 of 21	

ln re	Frank James Pete Jr. ,	Case No.
	Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3409 I C System 444 Highway 96 East, St. Paul, MN 55127-2557	N	N	11/2007		*		298.00
ACCOUNT NO. 97D51914 Illinois Child Support 32 West Randolph Street 10th Floor. Chicago, Illinois 6	n	n	11/1997		*		5,000.00
ACCOUNT NO. P5867 Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068	n	n	9/2003		*		125.00
ACCOUNT NO. 29477131 Millenium Credit Consultants 149 Thompson Ave W. Saint Paul. MN. 55118. 44.901622	n	n	11/2006		*		114.00
ACCOUNT NO. 450003538 People's Energy 130 E. Randolph Dr., Chicago, IL 60601-6207	n	n	1/2004		+		1,100.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total≯	\$ 6,637.00
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 35,917.00

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Mair
3 6F (Official Form 6F) (12/07) - Cont.		Document	Page 16 of 21	

In re Frank James Pete Jr.	Case No.
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 97110920411			5/2004				
Sallie Mae Servicing P.O. Box 9500 Wilkes-Barre, PA 18773-9500	у	n			X		3,954.00
ACCOUNT NO. 342648			11/1999				
US Department of Education P.O. Box 242800 Louisville, KY 40224-2800	n	n			X		4,692.00
ACCOUNT NO. 2042			3/2007				
West Asset Mgmt 2253 Northwest Pkwy Marietta, GA 30067	n	n			*		77.00
ACCOUNT NO. 703599-232966			12/2006				
Dept. of Water Management P.O. Box 6330 Chicago,IL 60680	n	n			+		1,826.00
ACCOUNT NO.							
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal≯						s 10,549.00	
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 35,917.00

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Mair
B 6F (Official Form 6F) (12/07) - Cont.		Document	Page 17 of 21	

In re	Frank James Pete Jr.	,	Case No.
-	Debtor		(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 617 Professional Account Mgmt. 2040 W Wisconsin Ave Ste 350	n	n	9/2006		7		62.00
ACCOUNT NO. 8181721048 Com Ed Bill Payment Center Chicago, IL 60668-0001	n	n	4/2007		*		366.00
ACCOUNT NO.	n	n					
ACCOUNT NO.	n	n					
ACCOUNT NO.	n	n					
Sheet no. 4 of 4 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched		<u> </u>	Subt	otal≯	\$ 428.00
		(Report a	(Use only on last page of the culso on Summary of Schedules and, if appl Summary of Certain Liabili	icable or	ed Sched	istical	\$ 35,917.00

In re Frank James Pete Jr			Case No	
B 6H (Official Form 6H) (12/07)		Document	Page 18 of 21	
Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main

SCHEDULE H - CODEBTORS

(if known)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

L	Check	this	box	if	debtor	has	no	codebtors.
---	-------	------	-----	----	--------	-----	----	------------

Debtor

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Frank Pete Sr. 6047 S. Maplewood Ave. Chicago, IL 60629	Sallie Mae Servicing P.O. Box 9500 Wilkes-Barre, PA 18773-9500

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Mair
B6I (Official Form 6I) (12/07)		Document	Page 19 of 21	

In re Frank James Pete Jr.	Case No.
Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE								
Single	RELATIONSHIP(S): Cierra Pete, Frankie F	Pete	AGE(S): 14, 10	month:						
Employment:	DEBTOR		SPOUSE							
Name of Employee	ologic Technologist									
Hand towenstown	MSN (formerly AMR ProNurse)									
Address of Employ	the state of the s									
Trum cos or asimploy	Blvd. Chicago,IL 60601									
	of average or projected monthly income at time	DEBTOR	SPOUSE							
case f	filed)	s1,120.00	¢							
. Monthly gross was	ges, salary, and commissions	3 1,120.00	\$							
(Prorate if not pa	aid monthly)	\$ 0.00	S							
Estimate monthly	overtime									
SUBTOTAL		s 1,120.00	\$	7						
LESS PAYROLL	DEDUCTIONS			!						
a. Payroll taxes an	nd social security	<u>\$ 199.00</u>	<u> </u>							
b. Insurance c. Union dues		s 0.00 s 0.00	3							
		s 0.00	\$							
SUBTOTAL OF P	AYROLL DEDUCTIONS	s199,00	\$	7						
TOTAL NET MOI	NTHLY TAKE HOME PAY	s 921.00	<u>s</u>	j						
	om operation of business or profession or farm	\$0.00	\$							
(Attach detailed:		s -100.00	\$							
Income from real p Interest and divides		\$ 0.00								
	nos nance or support payments payable to the debtor for		<u>\$</u>							
the debtor's use	e or that of dependents listed above	s <u>0.00</u>	3							
 Social security or (Specify): 	government assistance									
2. Pension or retiren	nent income	s <u>0.00</u>	\$							
 Other monthly inc 	come	\$0.00	\$							
(Specify):		\$ 0.00	\$							
SUBTOTAL OF	LINES 7 THROUGH 13	s0.00	\$]						
. AVERAGE MON	TTHLY INCOME (Add amounts on lines 6 and 14)	<u>\$</u> 821.00	\$							
6. COMBINED AVI	ERAGE MONTHLY INCOME: (Combine column	\$	0.00							
tals from line 15)			y of Schedules and, if applicable, of Certain Liabilities and Related Data	·)						
. Describe any incre	ease or decrease in income reasonably anticipated to	occur within the year fol	lowing the filing of this document:							

Case 08-00930	Doc 1	Filed 01/16/08	Entered 01/16/08 15:25:11	Desc Main
B6J (Official Form 6J) (12/07)		Document	Page 20 of 21	

In re Frank James Pete Jr.	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of exper	aditures labeled	"Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	s	1,800.00
a. Are real estate taxes included? Yes No	_	
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	S	450.00
b. Water and sewer	\$	80.00
c. Telephone	\$	140.00
d. Other_Internet and cable	s -	50.00
3. Home maintenance (repairs and upkeep)	\$	30.00
4. Food	s	200.00
5. Clothing	\$	35.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10.Charitable contributions	\$	20.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	S	0.00
b. Life	\$	0.00
c. Health	5	0.00
d. Auto	\$	106.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Student Loans	\$	60.00
c. Other Professional Licenses	\$	25.00
14. Alimony, maintenance, and support paid to others	\$	530.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	s	0.00
17. Other	\$	0.00
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 	5	3,716.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
Possible child support claim for Frankle Pete. Possible increase in the cost of professional licensure.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	s	821.00
b. Average monthly expenses from Line 18 above	\$	3,716.00
c. Monthly net income (a. minus b.)	s	2,895.00

Signature of Bankruptey Petition Preparer

Document Page 21 of 21

Filed 01/16/08 Entered 01/16/08 15:25:11 Desc Main

a

UNITED STATES BANKRUPTCY COURT

In re Frank James Pete Jr Debtor			Case NoChapter 7			
СНАРТ	ER 7 INDIVI	DUAL DEBT	OR'S STAT	EMENT OF II	NTENTION	
☐ I have filed a schedule of asset☐ I have filed a schedule of exec☐ I intend to do the following with	itory contracts and	d unexpired leases	which includes p	personal property su	ibject to an unexpired lea oject to a lease:	ase.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed parsusant to 11 U.S.C. § 722	Debt will be reaffirmed pairsum to 11 U.S.C. § 524(c)	
2 Flat Brick Apartment Bldg.	Wells Fargo Home Mortgage	Wells Fargo Home Mortgage				
Description of Leased Proporty	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(b)(1)(A)				
				<i>[</i>	,	
Date: January 15, 2008			Signature of Debtor			
DECLARATION	OF NON-ATTO	RNEY BANKRI	~~~~	·····	See 11 U.S.C. § 110)	/ ************************************
I declare under penalty of perjury the compensation and have provided the 10(h), and 342(b); and, (3) if rules other geable by bankruptcy petition prolebtor or accepting any fee from the	at: (1) I am a bank debtor with a copy r guidelines have parers, I have giv	sruptcy petition property of this document been promulgated en the debtor noti	reparer as defined t and the notices a pursuant to 11 U	I in 11 U.S.C. § 110 and information req J.S.C. § 110(h) setting	; (2) I prepared this docu uired under 11 U.S.C. §§	§ 110(b), ervices
Frank James Pete Jr.			342-64-8315			
rinted or Typed Name of Bankruptc, (the bankruptcy petition preparer is			Social S	Security No. (Requi	red under 11 U.S.C. § 11	10.)

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.